



Christian Healthcare Ministries

The biblical solution to healthcare costs

August 2008

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Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.

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Welcome your bundle of joy without a bundle of bills

Making the most of the CHM maternity program

Having a baby is a joyous occasion, and it shouldn't cause concern about how the medical bills will be paid.

Christian Healthcare Ministries members are at a significant advantage regarding maternity bills. Why? Because the CHM maternity program is an excellent solution for couples looking to start a family and families planning to increase their size – and their joy.

“We believe in strong Christian families who train up their children in the way they should go,” said Rev. Howard Russell, ministry executive director. “Our maternity program supports these young married couples and families to help them grow.”

“The best part of our maternity program is that Christians are banding together to voluntarily share each other's maternity bills,” said Wanda Harrison, CHM Maternity Needs Coordinator. “That's a good thing to keep in mind considering

that the average national cost of giving birth to a healthy baby in a hospital is



between \$5,000 and \$10,000. C-section deliveries are usually twice as much.”

Harrison explained that maternity needs shared during just the first half of 2008 topped \$650,000, more than any other

recent year. Some \$2 million in maternity needs has been shared for more than 400 births since the program's 2005 expansion.

She cited important steps members can and should take to make the process of sharing maternity bills smooth and efficient for themselves and to help save money for the sharing of other members' bills:

1. **Obtain medical care as soon as you know you're pregnant.**
2. **Ask for an estimate of charges on your clinic/hospital/doctor's letterhead.** These charges are often combined as a one or two-day stay (sometimes called a “Stork Package” or “global fee”) and are significantly less expensive than admission to a hospital when it's time to give birth.
3. **Submit the estimate of charges and bills to the CHM office.** Early

see “Bundle of joy,” page 4

The top five mistakes patients make trying to keep medical costs down

Compiled by **Dr. Tony Dale**, founder of The Karis Group

Containing medical costs is an increasing necessity. Christian Healthcare Ministries takes every opportunity to save on medical costs without affecting quality of patient care. These savings mean that more members' medical bills can be shared faster.

However, these savings only become a reality when members understand and follow the medical billing process. Many members are successful lowering their

medical bills; others have good intentions but sometimes do not choose the best course of action due to a misunderstanding or being uninformed.

Here are five common mistakes patients make trying to keep costs down and suggestions on how to best approach health care situations:

Mistake #1: Not planning ahead. Although some health situations are

emergencies requiring immediate action, others can be anticipated. Members who “do their homework” have found there are many ways to lower bills, even when unexpectedly caught by illness or accident.

For example, an emergency room visit is almost always more expensive than seeing a primary care physician. Good options are in-store clinics such as RediClinic

see “Patients' top five mistakes,” page 7

If you are a CHM member, read this! Please!



Reverend Howard Russell

*Executive Director,
Christian Healthcare Ministries*

Last week I received one of the most distressing phone calls I've taken since becoming executive director of this ministry.

I cannot express how sad and heartbroken I was when I hung up the phone. A wonderful Christian man had been disappointed and I could do nothing to alter his situation.

At times I will get a call from an unhappy member who has a problem or question. Almost every time I am able to find common ground and by the end of the call we are in agreement.

This member told me his difficulty. He had bills for doctor visits and tests and he was told they are not eligible for sharing. I asked him at what CHM membership level he participated. At first he didn't know. Then he said he had read something, somewhere, about the Bronze level.

I reminded him that there are three levels: Gold, Silver and Bronze. When members choose Silver or Bronze they make a decision to not have doctor visits shared by the ministry except for those performed in a hospital or surgery center. Silver and Bronze CHM members have determined they can take care of those bills themselves.

I explained that we have had three levels for many, many years. I further explained

that we had put articles in the newsletter and written letters on the monthly Member Gift Form numerous times explaining the different levels and urging people to evaluate which one is best for them. We go to great lengths to explain these levels and make every effort to ensure that the differences are well understood.

The man said he couldn't believe that they had been members for many years and now when they needed help we weren't there for them.

He told me he didn't read anything we sent out. He had his monthly gift amount automatically handled each month and he paid no attention to our newsletter and letters.

I explained that if he had no idea at what level he is participating, and if he does not read anything we send to him, communicating important information to him is impossible.

My heart ached. I knew he was a wonderful person. I knew we were committed to serving him as best we could. But now this good man was angry with us for something over which we had absolutely no control.

Sadly, the people who need to read this article probably will not.

I urge each of you to be sure you

understand the three levels of the CHM program. Gold is the best. Even though the gift amount is higher than Silver and Bronze it is still far less expensive than regular insurance (between 55 and 65 percent less than the average price of HMO, PPO, and POS health insurance plans.)

Doctor visits are not eligible for sharing through the Silver and Bronze levels unless you are in the hospital or at a surgery center. This limitation can make a huge difference. If you cannot handle these expenses, I urge you to consider the Gold level.

Please allow me to again pledge to you our commitment to doing the right thing the right way all of the time. I hope that the record I have built while here as executive director, and the work that our entire staff performs on your behalf, have brought you confidence in our purpose and our service.

Serving you, our members, is the calling I believe God has given me at this time in my ministry. All of us at CHM are your servants. Providing you with what you expect is our goal. At the same time, it is vitally important that you choose the right participation level for your needs.

We love serving God by serving you. It is a privilege for which we thank you, and Him.

Build stronger bones with B12?

Compiled by **Dr. Michael D. Jacobson**

When it comes to determining which nutrient is essential for building strong bones, most Americans would probably guess that calcium is best. However, vitamin B12 has emerged as a new candidate for bone health benefits based on a recent study out of Tufts University's Mayer USDA Human Nutrition Research Center.

In the Framingham Osteoporosis Study, the largest of its kind, scientists at Tufts

studied bone mineral density and vitamin B12 levels in more than 2,500 men and women. They were looking for a correlation between blood levels of B12 and an individual's bone mineral density.

The higher the bone mineral density, the stronger the bone and the lower the risk of fracture. Stated another way, reduced density of minerals within the bone causes it to thin (osteoporosis and osteopenia) and increases the risk of fracture.

The researchers discovered that men with the lowest B12 levels of blood also had the lowest bone mineral density, especially in the hip, while low B12 levels in women were affected most in the spine.

(2005). Vitamin B12 linked to bone health vs. osteoporosis. *Tufts University Health & Nutrition Letter 23(4): 1.*

We're sharing the message: are you?

In sharing our ministry's message, Christian Healthcare Ministries is doing the same thing we ask of you, our members.

For more than a year we have encouraged you to share the message of CHM with your churches using the program, information and tools we have designed for your use.



CHM staff members represent the ministry at the General Conference of the Wesleyan Church held in Orlando in June. L-R: Michelle Rhoads, Rev. Richard Lupton, executive director Rev. Howard Russell and Norma Mull.

The ministry is taking significant steps to spread the good news of what we offer to potential members around us and to several denominations that have expressed interest in the CHM program.

Here are a few examples of events through which staff and board members have been, or will be, sharing the CHM message with other Christians this summer and fall:

- General Conference of the Wesleyan Church in Orlando, Fla., June 7-11, and the Western North Carolina District Conference of the Wesleyan Church in Hickory, N.C., June 23-25.
- North American Convention of the Church of God in Anderson, Ind., June 20-25. CHM member and Church of God pastor Larry Mobley served as a CHM contact at the event.
- World Ministers Fellowship in Dallas, Texas, July 8-12, 2008. CHM board of trustees member Vic Porter served as a representative at the event, where approximately 450 pastors and ministers were in attendance.
- International Communion of the Charismatic

Episcopal Church in Orlando, Fla., July 30 to Aug. 1.

- Pastors' breakfast(s) to be held at the Christian Healthcare Ministries office in Barberton, Ohio, the week of Oct. 14, 2008. Author/speaker and CHM member Shane Claiborne will be featured at this Share the Message event. More than 100 pastors will be invited, including pastors in the city of Barberton and the nearby town of Norton and all CHM employees' pastors.
- Annual Conference of the Christian Community Development Association (CCDA) in Miami, Fla., Oct. 22-26.

Please consider sharing the CHM message with your church and community. Share the Message is a personal, loving outreach designed to connect with people who need assistance with their health care costs, a critical life need. To date, more than 900 Share the Message Sample Kits and 250 Event Kits have been sent.

To learn more about Share the Message, visit www.chministries.org/sharingchm.asp, e-mail sharethemessage@chministries.org or call 1-800-791-6225.

Fast facts

- About 62 percent of young adults (18-29) support a national health care plan, compared to 47 percent of the U.S. population at large. About a third of young adults do not have health insurance; 75 percent of these support a national health care plan.



- On average, 22 percent of American adults do not engage in any physical activity during the average month. Those in Mississippi (31.6 percent) are the most likely to be inactive, while adults in Minnesota (15.4 percent) are the least likely to be inactive.

- Almost one-third of teens (32 percent) say they snack seven to 10 times a day outside of regular meals.



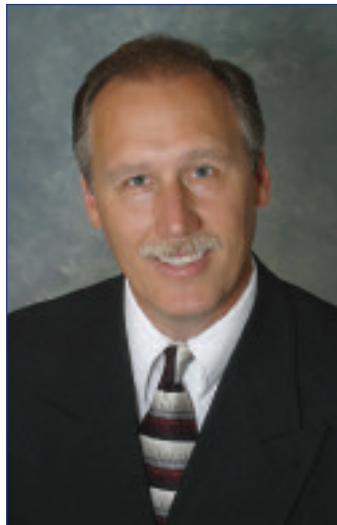
- Americans overwhelmingly (90 percent) blame parents for childhood obesity, with only 4 percent saying they are not responsible. Some 28 percent say restaurants are part of the problem.



- Three-quarters of workers (75 percent) say a company's responsibility extends beyond its shareholders to the greater good of mankind. Those working in government (80 percent) are more likely than others (73 percent) to say so. When considering a job offer, 59 percent of workers say that a company's corporate social responsibility program is at least somewhat important.

Courtesy Saurage Research "Key Findings" newsletter

Light therapy for insomniacs



Dr. Michael Jacobson, D.O.
Medical consultant

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Health education resources at:
[www.cbministries.org/
healthinformation.asp](http://www.cbministries.org/healthinformation.asp)

A patient history that introduced a recent Science News article read like it was describing some of my family members. The story was about a young, bright college student who, despite her best efforts, could not get to sleep each night until 3 a.m.

She was a great student, but often felt exhausted and found her grades threatened by daytime sleepiness. Her mother took her to a sleep clinic where she found the solution to her problem: light therapy.

Now, each morning before school, she sits for 30 minutes in front of a high-intensity fluorescent light while she eats her breakfast or reads.

The whole area of sleep science is in its infancy. However, much is being learned, and people with problems such as insomnia are finding hope, some for the first time.

Several years ago, a series of animal experiments revealed that blind mice that had no functional rods and cones in the retina still maintained a normal day-night 24-hour rhythm. However, once their eyes were removed, their daily rhythm of light and dark went awry. This triggered a search for something in the eye other than the light-sensitive rods and cones responsible for communicating that information to the brain.

Eventually, a landmark study was published out of Brown University (Providence, Rhode Island) that reported on a newly

discovered class of light receptor cells in the human eye. These cells are not the same as the well-known rods and cones. Instead, they are located in ganglion cells and stimulated by light at a higher wavelength than the retina's blue cones.

Interestingly, the light to which these cells are most sensitive is close to the blue in a clear sky (I am constantly awed by our Creator, who, for those who are willing to hear, consistently proves His wisdom in how He designed the world and its inhabitants).

The key to getting someone back to normal who is "phase-shifted" in their sleep cycle is exposure to sky blue light at the beginning of the day. Conversely, at the end of the day, the person should avoid that type of light. Otherwise, the retina, continually detecting bright light, will continue to send messages to the brain that it is daylight, thus prolonging wakefulness.

While there are still a host of questions that remain unanswered, the state of the science does tell us a few things with some degree of confidence.

1. As you approach bedtime, avoid stimulation by bright light, especially that of the higher blue wavelengths, which can be destructive to sleep. This type of light emanates from computer screens and TV monitors. Or, wear yellow-orange glasses designed to block out the blue wavelengths. These are supposedly just

beginning to come on the market.

2. When it is time to get up, "tell" your brain that it is daytime by exposing your eyes to daytime light. This can be accomplished by going outside if the sun is up or by sitting in front of a light box for 30 minutes. Use either high intensity full spectrum light boxes or much lower intensity lights if they are from sky-blue LEDs.)

3. Awakening time comes about two hours after the core body temperature has reached its lowest ebb. For most people, this is around 5a.m. But for some people with delayed internal clocks, especially teenagers, that may be as late as 9 a.m. Therefore, changes may need to be made slowly in order to phase shift the body back to a better sleep-wake cycle.

My personal habit is to arise early in the morning and begin the day spending time in God's Word and prayer. Then, I go for a run (exercise is also a great tool for increasing one's metabolic rate).

During the days when my body clock didn't want to allow me to stay awake while reading and praying as my initial morning activity, I'd exercise first. When my body clock adjusts, it's no problem starting the day off with the quiet time.

Raloff, J. (2006). Light Impacts. Science News 169(21): 330.

Bundle of joy (continued from page 1)

submission speeds sharing time. Notify the CHM office immediately if your health care provider sets a time limit for reduced charges (seven months is common.)

4. Any charge (lab, sonogram, etc.) incurred after the original estimate/bills are submitted should be sent to the CHM office as an "add-on" to the initial amount. Add-on and original bills will be presented for sharing at the same time.

Other helpful information about maternity needs:

- The mother must join Christian Healthcare Ministries at least 300 days before the birth.
- Members at the silver and bronze participation levels cannot upgrade their level for the maternity need from the time of conception until all related bills have been shared by Christian Healthcare Ministries. Please check your participation

level before becoming pregnant and decide which level is right for you.

- See CHM Guideline J for complete maternity information, including premature births, infertility, circumcision and adoption.

Editor's note: To contact CHM Maternity Needs Coordinator Wanda Harrison, e-mail wbharrison@cbministries.org or call 1-800-791-6225, ext. 8075.

Meet your CHM departments: Ministry Information

The purpose of CHM's Ministry Information department is summed up in one word: growth. Department members devote their time to research, plans and programs to grow our membership.

Growth matters because more members mean more Christians are helping to share each other's burdens. A larger membership results in monthly gift amounts being kept low and medical needs shared faster and more efficiently. More members ultimately mean a stronger and better ministry for everyone.

"Unlike for-profit health insurance companies, the growth of Christian Healthcare Ministries has nothing to do with pleasing shareholders," said Rev. Howard Russell, CHM executive director. "We are a faith-based, non-profit sharing ministry. Our growth directly and unequivocally benefits our members."

Ministry Information department supervisor Norma Mull agreed. "This department is on the front lines of building a strong, healthy ministry," she said. "Our office is the first example potential members encounter of what this ministry represents. Our duty and joy is to help them understand that we are here to serve Christians just like them who are in need."

Mull also heads up the CHM Member Assistance department and Brother's Keeper program. In Ministry Information, she supervises and works with staff members April Lucas, Sherri Johnson and Kim Pates to answer inquiries from people interested in CHM and

to reach out to those who are unaware of the program but in desperate need of what the ministry offers.

"One of our strongest national outreaches to Christians is our Share the Message initiative," said Mull. She explained that Share the Message, directed at churchgoers, is largely administered by the Ministry Information department.

"Although it is a monumental effort, our goal, with the help of our members, is to reach Christians in every church in the United States. There are too many believers out there who do not have health care cost assistance. They need to know we are here to help."

Another Ministry Information department program is Bring-a-Friend, which provides a free month of participation for each member who brings a new individual or

family into the ministry (after the new joiner submits a third monthly gift). Department staffers also assemble information packs, copy promotional DVDs, organize convention materials, prepare data for mailings and call new members to welcome them to CHM.

Mull said the Ministry Information department handles phone, e-mail and Internet inquiries from every state and various foreign countries. "The ladies working in this department care deeply about the ministry and everyone who contacts us asking for information, advice or prayer," she said. "They are friendly and compassionate and do everything they can to help."



The CHM Ministry Information department (L-R): Sherri Johnson, April Lucas, supervisor Norma Mull and Kim Pates.

Visit us online at:

www.chministries.org

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Christian Healthcare Ministries
The biblical solution to healthcare costs

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.

You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

— Rev. Howard Russell

We'd love to hear from you!

Send us your letters: Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

Editor's note: Letters sent to CHM and printed on this page may be edited for length or grammar.

Dear Christian Healthcare Ministries:

We can never thank you enough for helping us with our medical needs. We like to tell everyone we know how good God and Christian Healthcare Ministries have been to us. We show our friends and acquaintances copies of checks sent as Prayer Page gifts as evidence of how much this ministry has helped us.

That is what Christians are supposed to do – join together and help each other. We are so thankful for the prayers and financial contributions of brothers and sisters across the nation. We also thank CHM for listing us on the newsletter Prayer Page.

May God bless you all and supply your needs.

Sincerely,

Billy & Patricia Cox
Conway, SC

Dear Christian Healthcare Ministries:

I am thankful for the ways the Lord has blessed me and for His saving grace. I also give thanks for CHM and all the staff and members have done to help me with my medical bills. I trust that no matter the situation, God is sovereign.

God bless you,

Frank Neumeister
Ashland, PA

Dear Christian Healthcare Ministries:

I just wanted to write a quick note to tell you how much I appreciated the newsletter article about Shari Jeschke and her family (April 2008 issue). I have seen Shari's name several times in Brother's Keeper mailings and it is nice to know more of her story.

I am glad that Christian Healthcare Ministries is administering the Brother's Keeper program so well and that needs can be met more efficiently now that gifts are sent to the CHM office.

God bless you all—members and staff—as you carry out the work of this ministry.

Sincerely in Christ,

Sunny Clark
Payson, AZ

Editor's note: To read the newsletter article about member Shari Jeschke, visit www.cbministries.org/newsletter.asp or contact the editor at editor@cbministries.org. To learn more about Brother's Keeper, visit www.cbministries.org/brotherskeeper.asp or call 1-800-791-6225, ext. 5233.

Dear Brothers & Sisters in Christ:

It has been a great blessing to be a part of Christian Healthcare Ministries for nearly 20 years. You have been so faithful to share the huge medical bills incurred by my husband, Al, who went

to be with the Lord last year.

Thank you so much for the checks I received for his hospice care. Without the presence of the Lord, the prayers and financial support of CHM members and the compassionate care of the hospice facility, the time since Al's passing would have been unbearable.

Love to all of you in Christ,

Joan Rose
Cape Coral, FL

Dear Christian Healthcare Ministries:

We were so grateful to receive a check from CHM for our son's surgery. When we contacted the medical provider to make payment, they discounted the balance by \$2,161.15. Therefore, we are enclosing a check for the same amount that can now be used to meet another Christian's medical need.

Thank you very much!

Blessings to you,

Steve & Karla Brown
Grand Junction, CO

Editor's note: For instructions on how to handle discounts received at time of payment or payment funds received from any other source, see CHM Guideline H.5.

Patients' top five mistakes (continued from page 1)

(www.rediclinic.com) or MinuteClinic (www.minuteclinic.com), located in some CVS pharmacies and Wal-Mart stores. If clinicians think you need to go to the emergency room, they will tell you.

Mistake #2: Allowing doctors to arrange testing. When a doctor tells you that you need blood work or another diagnostic or radiological examination (such as a



Dr. Tony Dale (top) and Levi Smith of The Karis Group speak at the CHM chapel service held Thursday, June 26.

MRI), don't simply allow him or her to arrange everything at the local hospital. There are a growing number of excellent and accessible labs and diagnostic radiology facilities that will accept 50 percent or less of the published price for

tests if you pay cash at the time of service. Christian Healthcare Ministries is researching ways to make these services even more accessible to members.

Mistake #3: Neglecting to let providers know that you are self-pay and failing to request a reduction. One of the greatest cost savings you can provide yourself and fellow ministry members is to telling medical providers you are a self-pay patient and asking for the maximum reduction they can give.

The largest reductions are usually given to patients who ask and are willing to work with the providers to make monthly payments until CHM members share eligible medical needs. Don't settle for a five or 15 percent reduction. Informed members know that providers give health insurance companies much larger discounts, usually in the 30 to 50 percent range.

If you are considering paying upfront with cash, please remember that accepting small reductions can hurt other members. The opportunity to negotiate for a better offer—resulting in significant savings—is lost once the bill has been paid. Paying cash to obtain a larger reduction, however, can help considerably. **Please contact the CHM Reductions department before paying cash for any medical bill exceeding \$1,000.** Our staff members have years of experience, work with providers every day and will give you sound, helpful advice.

Mistake #4: Neglecting to apply for financial assistance programs. Financial assistance for which members apply saves the ministry millions of dollars every year. In fact, CHM monthly gifts would have to be twice as high to meet medical bills if not for reductions and financial assistance.

Financial assistance programs are available from nearly every hospital and make members' money stretch much further. Some programs are the result of your tax dollars; others are set up by private contributors specifically for the purpose of helping self-pay patients. Always apply for all available programs; many members have received assistance for which they didn't think they qualified.

Mistake #5: Treating medical providers disrespectfully. Always treat billing staff well! They are your gateway to greater savings and most understand that paying medical bills can be difficult for many people. By treating them with consideration and respect, you make the situation less stressful for yourself and pave the way for good interaction between CHM staff and your health care providers when you need our assistance negotiating reductions or explaining the CHM program.

Editor's note: The Karis Group is a Christian patient advocacy organization based in Austin, Texas. The Karis Group has assisted CHM members in obtaining millions of dollars in reductions and financial assistance since 2002.

PRAYER REQUESTS THIS MONTH: *These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

Phyllis St. Clair: 62 Decorah Dr., St. Louis, MO 63146 Phyllis asks for prayer from the CHM family for her physical and marital problems.

Richard Faulds: 7130 North Rd., Lakeport, MI 48059-1704 Richard is experiencing lung problems and recently had kidney stones and a valve put in his heart. Please keep Richard in your prayers.

Martin English: 12302 Palmcroft St., Houston, TX 77034 Martin has a rare form of cancer in addition to suffering from prostate and kidney cancer. He asks that the CHM family continues to keep him in prayer.

Ronda Rhoads: PO Box 301, Weippe, ID 83553-0301 Ronda recently was diagnosed with breast cancer and is scheduled for a double mastectomy.

Ronald Chase: 1360 1st St. Annex #13, Colby, KS 67701 Ronald requests prayer because he was recently diagnosed with prostate cancer.

Sarah Rogers: PO Box 3293: Homer, AK 99603 Sarah has been fighting ovarian cancer since 2006 and was recently told that she has between six months and a year to live. She is discouraged and asks for prayer for her health and finances to take care of her high medical bills.

Daphne Koski: 7707 Highway 68, Virginia, MN 55792-8065 Daphne asks for prayer for her failing health. She suffers from painful arthritis.

Barbara Coulson: 35060 Clairmont Rd., Ronan, MT 59864 Please pray for Barbara, who has breast cancer and has undergone several surgeries and chemotherapy.

Shirley Stiemann: 60 Heritage Lane, Hamburg, NJ 07419-1330 Shirley recently had back surgery and requests prayer for a quick recovery.

George Coughlin: 301 E 7th Ave., Durand, WI 54736 George was in a motorcycle accident and broke seven ribs and his collarbone. He is thankful to be alive but asks for prayers for healing.

Ray & Martha Yoder: 19070 Hwy T Rd., Versailles, MO 65084-9306 The Yoders request prayer for Martha's back surgery.

Elenor Fercho: 3600B Magenta Rd., Bozeman, MT 59718 Elenor's husband, Don, recently passed away after a long battle with cancer. Please keep Elenor and her family in your prayers during this difficult time.



CHRISTIAN HEALTHCARE MINISTRIES

August 2008

IN THIS ISSUE

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Christian Healthcare Ministries (hereinafter "CHM"), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is SC-03543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally

voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company.

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Especially for South Dakota Residents: CHM is not an insurance company. CHM's program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

Especially for Wisconsin Residents: Attention: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

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